



Congressman Sanford Bishop

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March 10, 2010

Health Insurance Reform Mythbuster **Politics Daily's Jill Lawrence:** **Ten Wrong Reasons to Oppose Health Reform**

As Congress takes the final steps to pass comprehensive health insurance reform legislation, today Politics Daily columnist Jill Lawrence released a top ten list of the wrong reasons to oppose health reform.

MYTH 1: *"It is socialism."*

FACT: "The Democratic plan would add about 15 million people over 10 years to Medicaid, the existing federal-state program now serving about 60 million poor and low-income Americans. It also would provide subsidies to middle-income families to help them buy private coverage. The bottom line, however, is there is no new government health program in the bill. The House passed a government-run plan (the "public option") in its health bill, but the Senate bill doesn't have one and the final product won't, either. Private insurance companies would not only survive under this bill, they would get millions of new customers. That doesn't sound like socialism."

MYTH 2: *"It is a government takeover."*

FACT: "The federal government would certainly be more involved in regulating insurance companies. The government would also set up and regulate a competitive new exchange, or marketplace, where small businesses and the uninsured could buy coverage. But the coverage would all be plans offered by private companies. The bill is, in fact, designed to preserve employer-based health benefits and the private insurance industry. So, increased government role, yes. Government takeover, no."

MYTH 3: *"It is being 'rammed through.'"*

FACT: "There's a 100-year history of failed presidential attempts to achieve universal health coverage. The topic was discussed at length throughout the 2007-2008 presidential campaign. Since last January, it has consumed 15 months of hearings, legislating and debate in Congress. The House passed its bill in November and the Senate, by a 60-40 super-majority, passed its version in December. Take your pick -- a century, three years, 15 months -- but this doesn't meet any definition of 'ramming.'"

MYTH 4: *"Reconciliation is 'ramming' AND 'cheating.'"*

FACT: “Reconciliation is a Senate budget process instituted 30 years ago. Since reconciliation bills can't be filibustered, they need only 51 votes to pass -- so everybody uses them to get things done. A chart of 15 major reconciliation initiatives in last weekend's New York Times shows that Republicans have used the process many more times than Democrats. And we're not talking small ball. Republican presidents have signed reconciliation bills that, among other things, cut welfare benefits, expanded health coverage, raised taxes, reduced taxes and overhauled the student aid system. In this case, reconciliation will be used to amend a bill that's already passed the Senate with 60 votes. Cataclysmic, as Sen. John McCain put it? I think not.”

MYTH 5: “*It is unconstitutional.*”

FACT: “The bill requires every American to buy health insurance, including healthy people, and offers subsidies to help middle-income families. Insurance companies sought the mandate, saying it is the only way to keep premium costs from skyrocketing once they are not allowed to deny coverage to people with pre-existing medical conditions, drop sick people or limit annual and lifetime coverage (all popular provisions of the health bill). The mandate would not be the first imposed by state or federal governments - they already require people to buy car insurance, buckle seat belts and wear motorcycle helmets, not to mention make sure their children are educated. Conservatives used to promote the health insurance mandate on grounds of personal responsibility. It's the law in Massachusetts.”

MYTH 6: “*It has sleazy special deals.*”

FACT: “The most notorious are the Cornhusker Kickback for Nebraska (permanent federal payments for Medicaid expansion) and the Florida exemption (seniors there would get to keep private Medicare Advantage plans that cost more than regular Medicare and are subsidized by taxpayers). The final package will not have these special deals. For procedural reasons, House members must first approve the Senate bill, which does include them, but the "fix" package -- possibly to be voted on the same day -- will remove them.”

MYTH 7: “*It would penalize senior citizens by cutting Medicare.*”

FACT: “The Senate bill would save more than \$400 billion over 10 years by ending subsidies to Medicare Advantage and reducing projected payments to insurance companies, hospitals, drug companies and other players (some have already agreed to keep prices down). Seniors in regular Medicare would get the same benefits they have now, as well as additional services, like free preventive care. The AARP, which has 40 million members over age 50, says it supports health reform because it will put Medicare on a sounder fiscal footing.”

MYTH 8: “*It would do too little to curb costs.*”

FACT: “Amazingly, some people argue both No. 7 and No. 8. There are, in fact, many provisions intended to control costs. They include financial incentives for doctors and hospitals to provide efficient, coordinated care (rather than getting reimbursed for every test, procedure and hospital readmission); research into what treatments work best; a focus on preventive services and chronic care; pilot programs on ways to limit malpractice suits and awards; and an independent advisory board to recommend cost-saving changes in Medicare.”

MYTH 9: *“It isn't popular.”*

FACT: “Did voters in Virginia, New Jersey and Massachusetts send clear messages -- by electing Republicans -- that they don't want this health package? Inconclusive at best. The economy is almost always the primary factor in election outcomes. Beyond that, Democrats had exceptionally weak candidates in all three states. The latest national poll from Gallup found slightly more people saying they'd advise their representative to vote against rather than for health reform. In a new poll from The Economist, 53 percent said they support Obama's proposed changes to the health care system. It's fair to say the country is split. In any case, Obama and Congress are not bound by polls.”

MYTH 10: *“It doesn't give us the same coverage as Congress.”*

FACT: “Actually, Congress is trying to provide similar coverage through these state exchanges. They are modeled on the Federal Employees Health Benefits Plan. The offerings are mostly from private insurers and every federal employee -- including members of the House and Senate -- pays for his or her own coverage. In time, I'm betting people who get coverage at work will be jealous of those who get it on the exchanges. They'll have choices, just like Congress does. Eventually the exchanges may open up to the rest of us as well.”